

North Carolina Division of Aging and Adult Services

Aging North Carolina:

The 2006 Profile

North Carolina's Demographic Shift: North Carolina is in the midst of a significant demographic change as the state's 2.3 million baby boomers (those born between 1946 and 1964) enter retirement age in this decade. Today, the proportion of the seniors is roughly 12% of the State's total population. By 2030, when the youngest baby boomers are 65, the proportion should reach almost 18% or 2.2 million older North Carolinians age 65+ including the baby boomers who will be between ages 65 and 83. The figure below show the milestones of the baby boomers expressed in terms of some major federal and state age-related programs (eligibility age in parenthesis). For example, this year, the oldest baby boomers (i.e., born in 1946) become eligible to receive services under the Older Americans Act.

Baby Boomer Milestones

Programs	Year when oldest boomers become eligible						
	2006	'2007	2008	2009	2010	2011	2012
NC Senior Games participation (55)							
Older Americans Act services (60)							
Social Security at a reduced rate (62)							
Medicare benefits (65)							
Medicaid assistance for the Aged (65)							
Senior Care prescription drug assistance (65)							
Full Social Security (66)							

The impact of the aging baby boomers is clearly indicated in the projected growth of North Carolinians age 65+ between 2000 and 2030 as shown in Figure A. [1]

Figure B shows the projected growth of the older population by county between 2000 and 2030. The counties with rapidly increasing numbers of older adults are clustered along the coast and in two major metropolitan areas (i.e., Charlotte and Triangle). The projected growth rate for the state's total population is 227.9%.

Another major factor in the State's aging is migration. As shown in Figure C, North Carolina ranked third nationally with a net migration number of 34,290 among older adults (60+) in the five-year period between 1995 and 2000. Along with other Sunbelt states (Florida, South Carolina, Texas, Tennessee, Georgia, and Virginia) North Carolina remains a popular destination for people of all ages, including seniors. [2] The latest data estimates that 11,250 older adults (60+) relocated to North Carolina from other states and abroad in just one year between 2003 and 2004. [3]

The increasing life expectancy in later years also contributes to the growth of the older population. According to the latest estimate from the NC State Center for Health Statistics,

babies born today in North Carolina are expected to live, on average, to the age of 75.6 years. The North Carolinians who are age 60 today are expected to live, on average, an additional 20.8 years to almost 81 years old. Generally, women live longer than men and whites live longer than persons of minority race. However, at the oldest ages, minorities have a life expectancy that is the same or slightly greater than that of whites. This is known as the “crossover effect.” [4]

Life Expectancies (Years) by Age Group, Gender, and Race

Age Groups	NC Combined	White		Minority	
		Male	Female	Male	Female
(At Birth)	75.6	73.8	79.6	68.0	75.8
60-65	20.8	19.0	22.9	16.8	21.5
65-69	17.1	15.4	18.9	13.8	17.8
70-74	13.7	12.2	15.1	11.1	14.5
75-79	10.6	9.3	11.6	8.8	11.4
80-84	7.9	6.8	8.5	6.7	8.6
85+	5.4	4.5	5.7	4.8	6.0

Source: NC Center for Health Statistics (2002). *Healthy Life Expectancy in North Carolina, 1996-2000*

There are other important factors influencing the diverse experiences in demographic shifts among the State’s 100 counties including [5]:

- Rural-to-urban migration of young adults continues to age rural counties.
- Large metropolitan counties attract large numbers of persons from outside the State as well as from rural counties.
- The large metropolitan counties are experiencing greater growth among younger adults than they are among older adults.
- A large number of older adults with higher incomes are retiring in some western and coastal counties.

What Are the Implications of This Shift? The aging of the population is a national and international trend, and North Carolina, like the rest of the world, must be prepared to reap the benefits and face the challenges of an older population. Government faces decisions about the allocation of public resources from a tax base that may experience slowed growth, especially in many aging rural counties. People must consider living and caregiving arrangements in light of smaller nuclear and extended families. The health, human service, employment, and education systems must adapt to the changing needs and interests of the seniors of today and tomorrow. The business, faith communities, and others must identify and respond to the challenges and opportunities of these demographic shifts.

In the 2003-2007 State Aging Plan, the NC Division of Aging and Adult Services introduced a new initiative—Livable and Senior-Friendly Communities—to raise awareness of the aging of our population and to promote the North Carolina communities becoming senior-friendly as well as livable for all people through collaboration among citizens, agencies, organizations, and programs, in both the public and private arenas. A livable and senior-friendly community in North Carolina will draw on the talents and resources of active

seniors while enhancing services for those who are vulnerable because of their health, economic hardships, social isolation, or other conditions. A livable and senior-friendly community will work to address a wide range of issues and concerns (e.g., air quality, housing, long-term care services, employment, enrichment opportunities) that, as a whole, affect the quality of life of seniors and others in the community. Also, a livable and senior-friendly community will assure stewardship of its resources to meet the needs of today's seniors, while helping baby boomers and younger generations prepare for the future.

Demographic Highlights

Population: North Carolina ranks tenth among states in the number of persons age 65 and older and eleventh in the size of the entire population. [6] The fast pace of growth of the State's older population is evident in a US Census Bureau's release in which North Carolina was ranked fourth nationally in the increase of the number of older persons age 65+ (47,198 in NC) between April 2000 to July 2003. Only three other states (California, Texas, and Florida) reported a greater increase among their older populations. Even so, when combined with the equally strong growth in other age groups, North Carolina continues to maintain an overall healthy demographic balance among the generations.

- Estimated NC population age 65+ in 2006: 1,050,849 (12.0% of total population)
- Estimated NC population age 85+ in 2006: 131,612 (1.5% of the total population)

Diversity and Disparity: North Carolina is rich in diversity, but its citizens face challenges because of the disparity that exists among all populations, including older adults. Some important differences among NC's older adults relate to gender, marital status, race/ethnicity, residence, rurality, disability, health status, and veteran status.

- Gender: Older women represent 58.8% of the 65+ age group and 71.2% of the 85+ age group. [1] The higher rate of poverty among older women remains a primary issue today. For example, women age 75+ are twice as likely to be poor as men the same age. [7]
- Marital Status: At age 65 and older, women are more than twice as likely to be unmarried as men in their age group. [8] Data show that being unmarried (widowed, divorced, separated, or never married) increases a woman's vulnerability to poverty. According to the Social Security Administration, 50% of unmarried women rely on Social Security for 80% of their income and 25% rely on Social Security as their sole source of income. [9]

Marital Status by Age Group

	Age 65-74	Age 75-84	Age 85+
Unmarried Women in NC	45.4%	65.8%	76.5%
Unmarried Men in NC	18.7%	25.2%	39.4%

Source: NC Division of Aging and Adult Services (2003). *The 2003-2007 North Carolina Aging Services Plan*.

- Ethnicity/Race: Altogether 18.5% of persons age 65+ are members of ethnic minority groups in North Carolina. [10] Compared to the nation as a whole, North Carolina's

population age 65+ includes a larger proportion who are African American (15.7% in NC to 8.2% nationally) and a smaller proportion of Latinos (1.0% in NC to 6.0% nationally). American Indians, Asian Americans, and other ethnic groups account for 1.9% of the age group 65+. The statistics for African American and other older adults who are minority group members, in North Carolina as well as nationally, show both a higher poverty rate and a lower life expectancy when compared with the white population. [Note: See the Demographic Shift section for the information on life expectancy.]

Below Poverty Status by Gender, Race, and Age Groups

	White		African American	
	Male	Female	Male	Female
Age Group 65 - 74	4.5%	8.2%	14.8%	24.0%
Age Group 75+	4.6%	17.3%	17.2%	33.8%

- **Residence:** In North Carolina, 23.8% of all homeowners are age 65+, yet among older homeowners, over 61,000 reported incomes for 1999 that were below poverty. [9] This figure represented 38% of the homeowners of all ages with income below poverty and exceeded the national average of 32.7%. Among renters age 65+ who provided information, 53%, or almost 48,000, spent more than 30% of their household income on rent. Furthermore, 5,000 North Carolina homeowners and renters age 65+ lacked complete plumbing facilities in their homes. [11]
- **Rurality:** Although the Bureau of the Census has not released figures specifically for the older population residing in rural areas, it is expected to easily exceed 39.8%, the rate for the total population. [12] In 2000, North Carolina's rural population (3,199,831) was almost as large as the one in Texas (3,647,539), the state with the largest number of rural residents in the nation. Not only was North Carolina's rural population among the largest in terms of numbers, but the state also reported the highest proportion (39.8%) of rural population among the 20 most populous states in the nation. While 11 other states reported higher proportions of rural population, ranging from 40.7% to 61.8%, all of these states are much smaller in total population than North Carolina. Thus, North Carolina is unique among more populous states in having so large a rural contingency. A 2002 report highlights a long list of challenges the rural residents and their communities face—isolation by distance, lagging infrastructure, sparse resources that cannot adequately support education and other public services, and weak economic competitiveness. [13]
- **Disability:** In North Carolina, 44.0% of the non-institutionalized civilian population age 65+ reported having one or more disabilities—46.7% of women and 40.4% of men, according to the 2004 American Community Survey. [14] The Census defines disability as “a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.”

- **Health Status:** Heart disease is the leading cause of death among older adults both nationwide and in North Carolina with cancer and stroke, second and third on the list. [15] In particular, the coastal plains region of North Carolina has the fourth highest stroke death rate in the nation and is labeled by some as the Buckle of the Stroke Belt. African Americans and other racial minorities are at substantially higher risk for certain chronic conditions such as heart disease, stroke, and diabetes (a major contributor to heart disease, stroke and other conditions). [4]

Five Leading Causes of Death among North Carolinians Age 65+

Rank	Cause
1	Heart diseases
2	Cancer
3	Cerebrovascular diseases including stroke
4	Chronic lower respiratory diseases
5	Alzheimer's disease

Source: NC Center for Health Statistics (2006). *Leading Causes of Death – 2004*.

Physical inactivity is known to increase a person's risk of heart disease, diabetes, and other chronic conditions. North Carolinians age 65+ are ranked third from the bottom at 40% in terms of the proportion of older population that participate in physical activities. [16]

In a statewide survey, over one third of people age 65+ say that their general health status is fair or poor. In the same survey, 17.6% of older African Americans said that there was a time they could not see a doctor due to medical cost. [17]

- **Grand Parents:** In NC, 79,810 grandparents report they are responsible for their grandchildren living with them: 47% of these grandparents are African American; 2% are Hispanic/Latino; 2% are American Indian or Alaskan Native; and 47% are White. 43% of these grandparents live in households without the children's parents present. [18]
- **Veteran Status:** Of the 779,393 veterans living in NC, 263,102, or 34%, were age 65 and older in 2000. Another 34% were Vietnam-era veterans (between 43 and 57 years old in 2000). The population of veterans of the Vietnam-era contains proportionally more disabled members than the veterans' populations of earlier wars. [19] The Veterans Administration cites the aging of the veterans as a major challenge to its health care system in coming years. [20]

Figure A: Growth of Older North Carolinians Age 65+ (2000-2030)

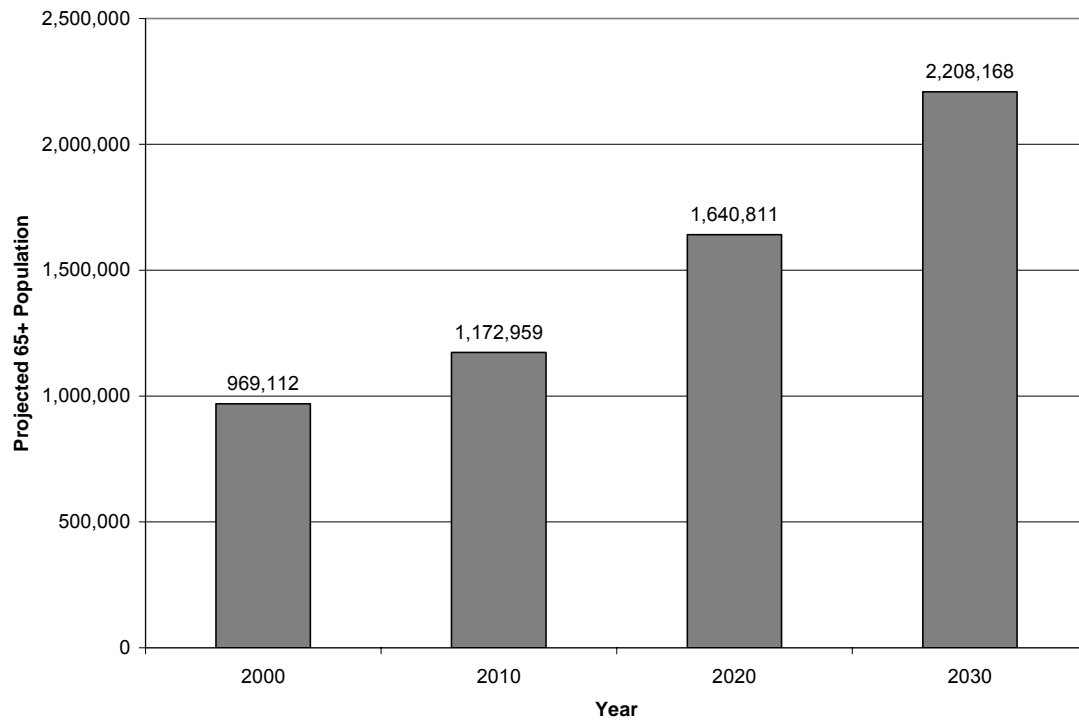
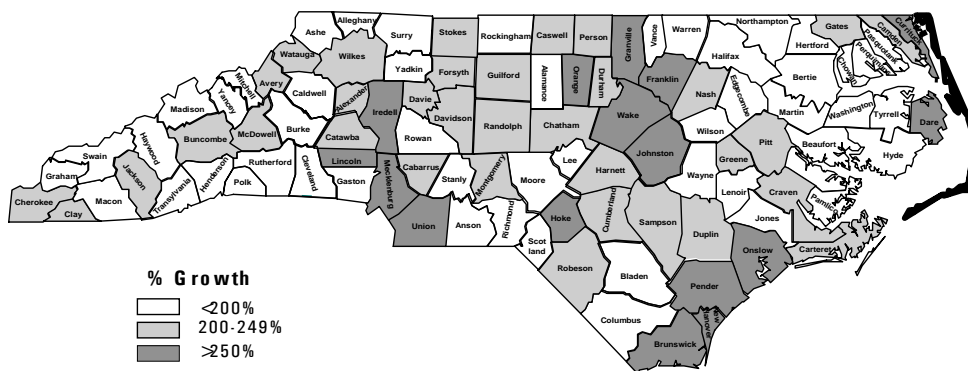
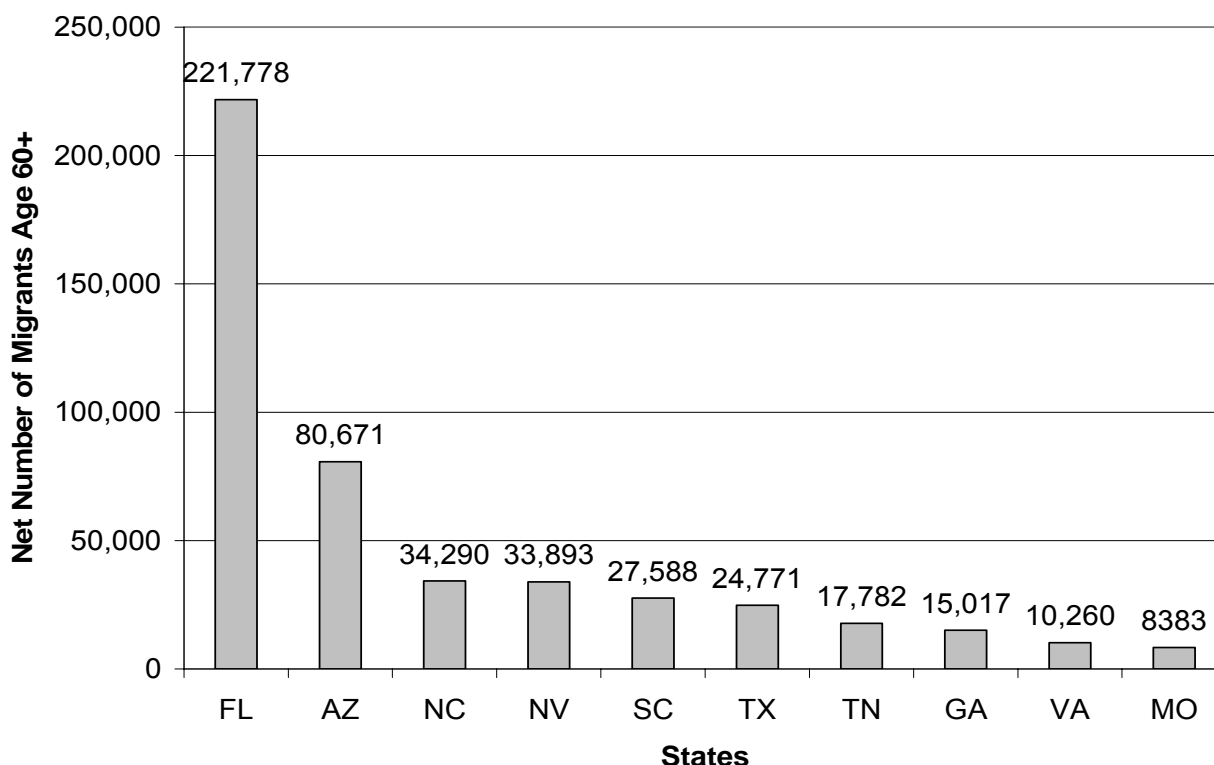


Figure B: Projected Growth* of Older Population Age 65+ by County (2000-2030)



*Population projection data available from the NC State Data Center

Figure C: Top Ten States with Net Number of Migrants Age 60+ (1995-2000)



Sources of Information

- [1]NC State Data Center (2006). *County/State Population Estimates*.
- [2] Charles Longino (2003). *States Ranked by the Net Number of Migrants Age 60+, 1985-1990 and 1995-2000*.
- [3] US Census Bureau (2006). *2004 American Community Survey B07001*.
- [4]NC Center for Health Statistics (2002). *Healthy Life Expectancy in North Carolina, 1996-2000*.
- [5]NC Division of Aging and Adult Services (2003). *The Aging of North Carolina: The 2003-2007 North Carolina Aging Services Plan*.
- [6] US Administration on Aging (2006). *Population for States by Age Group: July 1, 2004*.
- [7] Institute for Research on Women & Gender (2002). *Difficult Dialogues Program Consensus Report: Aging in the Twenty-first Century*.
- [8] US Census Bureau (2002). *Census 2000 PCT 7 (Summary File 3)*.
- [9]US Social Security Administration (1998). *Fast Facts & Figures about Social Security*.
- [10]US Administration on Aging (2006). *Number of Persons 65+ by Race and Hispanic Origin-by State-2004*.
- [11]NC State Library (2003). Special tabulation from the Census 2000 data as requested by the NC Division of Aging and Adult Services.
- [12]US Census Bureau (2003). *Census 2000 P2 (Summary File 1)*.
- [13]MDC (2002). *State of the South 2002*.
- [14]US Census Bureau (2006). *2004 American Community Survey B18001*.
- [15]NC Center for Health Statistics (2003). *Leading Causes of Death-2002*.
- [16]NGA Center for Best Practices (2004). *Measuring the Years: State Aging Trends & Indicators*.
- [17] NC Department of Health and Human Services (2003). *Behavioral Risk Factor Surveillance Calendar Year 2004 Results*.
- [18] AARP (2006). *A State Fact Sheet for Grandparents and Other Relatives Raising Children*.
- [19]US Department of Veterans' Affairs (2002). *VA History in Brief*.
- [20]US Department of Veterans' Affairs (2002). *Data on the Socioeconomic Status of Veterans and on VA Program Usage*.

Pertinent Web Sites for Related Information

- NC Division of Aging and Adult Services (<http://www.dhhs.state.nc.us/aging/demo.htm>)
- NC State Data Center (<http://demog.state.nc.us/>)
- NC State Center for Health Statistics (<http://www.schs.state.nc.us/SCHS/>)
- US Census Bureau (<http://www.census.gov>)